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**Examples of the BONUS upon Policies declared to the
 31st December, 1854:—**

Date of Policy ..	18th March, 1845.	24th April, 1845.	7th Nov., 1845.
Age at Entry ..	30.	42.	51.
Annual Premium	£25 7 6	£35 16 8	£49 8 4
Sum Assured ..	£1000 0 0	£1000 0 0	£1000 0 0
Bonus added....	£157 10 0	£184 0 0	£211 10 0

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THE WHOLE PAID UP AND INVESTED FOR HALF A CENTURY.

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CORNHILL & CHARING CROSS—LONDON.
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The NEW TABLES adopted by the GLOBE include Two Scales of Life Premiums, *Participating* and *Non-Participating*, combining, with moderate Rates, those principles of Solidity and Security which have distinguished this Company from its formation.

Two-THIRDS of Profits apportioned as BONUS.

ONE-THIRD of the Premium may remain *Unpaid* as a debt upon the Policy.

Facilities afforded to Insurers.

Insurances to the extent of Ten Thousand Pounds on a Single Approved Life.

Every class of **FIRE** and **LIFE** Insurance Business transacted.

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Gresham Life Assurance Society.

HEAD OFFICE,
37, OLD JEWRY, LONDON.

INSTITUTED A.D. M.DCCC.XLVIII.

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STEPHEN OLDING, Esq., Lombard Street.
WILLIAM SMEE, Esq., Bank of England.
WILLIAM TABOR, Esq., *Chairman.*

This Office will be found highly eligible for every description of Life Assurance. Its main features are the publicity of its accounts, and the systematic readiness of its transactions.

Perfect security is guaranteed by an ample paid-up capital, subscribed by persons of the highest character and respectability.

Policies may be effected without loss of time, formalities being carried through at the office every day.

Although the principal portion of the Society's Policies are upon first-class lives, its peculiar feature consists in the Assurance, at equitable rates, of the lives of individuals of regular and temperate habits, but in whom health may be more or less impaired.

Policy-holders may obtain Loans on real or good personal security. The Directors have advanced upwards of £200,000 since July, 1848.

N.B.—Active and influential persons will be appointed as Agents on liberal terms, in districts where the Society is not already represented.

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Guardian
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LIFE DEPARTMENT.—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to future Insurers Four-fifths of the Profits, with Quinquennial Division, or a Low Rate of Premium without participation of Profits.

The next division of Profits will be declared in June 1860, when all Participating Policies which shall have subsisted at least one year at Christmas 1859 will be allowed to share in the Profits.

At the Five Divisions of Profits made by this Company, the total Reversionary Bonuses added to the Policies have exceeded £913,000.

At Christmas 1854 the Assurances in force amounted to upwards of £4,240,000: the Income from the Life Branch in 1854 was more than £200,000; and the Life Assurance Fund, independent of the Guarantee Capital, exceeded £1,700,000.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their Lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge will be made for Policy Stamps.

Notice is hereby given, that Fire Policies which expire at Christmas must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

The London Assurance.

INCORPORATED A.D. 1720,

FOR LIFE, FIRE, AND MARINE ASSURANCES.

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Superintendent.—PHILIP SCOONES, Esq.

LIFE DEPARTMENT.

This Corporation has granted ASSURANCES ON LIVES for a PERIOD EXCEEDING ONE HUNDRED AND THIRTY YEARS, having issued its first Policy on the 7th June, 1721.

Two-thirds, or 66 per Cent., of the entire Profits are given to the Assured.

Policies may be opened under any of the following plans, viz.:—

At a low rate of Premium, without Participation in Profits; or at a somewhat higher rate, entitling the Assured either, after the first five years, to an Annual abatement of Premium for the remainder of life, or, after payment of the first Premium, to a participation in the ensuing quinquennial Bonus.

The abatement for the year 1857 on the Annual Premiums of persons who have been assured under series "1831" for five years or longer, is upwards of 33 PER CENT.

The high character which this ancient Corporation has maintained during NEARLY A CENTURY AND A HALF, secured to the public a full and faithful declaration of profits.

The Corporation bears the whole EXPENSES OF MANAGEMENT, thus giving to the Assured, conjoined with the protection afforded by its CORPORATE FUND, advantages equal to those of any system of Mutual Assurance.

Premiums may be paid Yearly, Half-yearly, or Quarterly.

ALL POLICIES ARE ISSUED FREE FROM STAMP DUTY, or from charge of any description whatever, beyond the Premium.

The fees of MEDICAL REFEREES are PAID by the Corporation.

ANNUITIES ARE GRANTED by the Corporation, payable Half-yearly.

Every facility will be given for the transfer or exchange of Policies, or any other suitable arrangement will be made for the convenience of the Assured.

Prospectuses and all other information may be obtained by either a written or personal application to the Actuary or to the Superintendent of the West End Office. JOHN LAURENCE, *Secretary.*

United Kingdom Life Assurance Company,

8, WATERLOO PLACE, PALL MALL, LONDON.

Established by Special Act of Parliament, 1834.

Annual Income upwards of £125,000.

CHARLES DOWNES, Esq., *Chairman.* — THE HON. FRANCIS SCOTT, M.P., *Deputy-Chairman.*

This Company offers the security of a large paid-up Capital, held in Shares by a numerous and wealthy Proprietary, thus protecting the Assured from the risk attending Mutual Offices.

There have been three Divisions of Profits, the Bonuses averaging £1. 18s. 4d. per cent. per annum on the sums assured from the commencement of the Company.

Sums Assured.	Bonuses added.	Payable at Death.
£5,000	£1,987 10 0	£6,987 10 0
4,000	1,590 0 0	5,590 0 0
3,000	1,192 10 0	4,192 10 0
2,000	795 0 0	2,795 0 0
1,000	397 10 0	1,397 10 0
500	198 15 0	698 15 0

Example.—A person aged 25 in 1834, who insured his life for £5,000, at an Annual Premium of £107. 5s. 10d., will have paid to this Company, on 31st December last, £2,253. 2s. 6d. in Premiums, and have had a Bonus of £1,987. 10s. added to his Policy, almost as much as the amount paid.

The Premiums, nevertheless, are extremely moderate, and only one half need be paid for the first five years, when the Assurance is for life.

Upwards of Five Hundred and Ninety-one Thousand Pounds (including Bonuses) have been paid to Widows, Children, and other parties holding Policies with this Company, which have become claims by death since its formation.

Thirteen Thousand Pounds per annum has been the average of new Premiums during the last seven years.

The Annual Income exceeds One Hundred and Twenty-five Thousand Pounds.

Income Tax abated in respect of Premiums paid on Policies issued by this Company, as set forth by Act of Parliament.

Parties effecting Policies with this Office in Scotland will secure every facility and advantage which they can obtain by assuring with an exclusively Scotch Office.

All Forms of Proposals, &c., to be had on application at the Office, 8, WATERLOO PLACE, PALL MALL, LONDON; or from the Agents established in all the large Towns of the Kingdom.

E. L. BOYD, *Res. Director.*

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2nd. The *Proprietary*.—These Companies are composed of Shareholders who are responsible to the Assured, each to the extent of his subscribed Capital, and among whom the whole of the Profits are divided.

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